
State:	Arkansas	Filing Company:	American United Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Maximum Valuation Interest Rate		
Project Name/Number:	Maximum Valuation Interest Rate/		

Filing at a Glance

Company:	American United Life Insurance Company
Product Name:	Maximum Valuation Interest Rate
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	12/04/2012
SERFF Tr Num:	AULD-128795407
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	

Implementation	01/01/2013
Date Requested:	
Author(s):	Angela Riggles
Reviewer(s):	Linda Bird (primary)
Disposition Date:	12/06/2012
Disposition Status:	Approved-Closed
Implementation Date:	

State Filing Description:

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Maximum Valuation Interest Rate
Project Name/Number: Maximum Valuation Interest Rate/

Filing Company: American United Life Insurance Company

General Information

Project Name: Maximum Valuation Interest Rate

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Angela Riggles

Filing Description:

MAXIMUM VALUATION INTEREST RATE

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 12/06/2012

State Status Changed: 12/06/2012

Created By: Angela Riggles

Corresponding Filing Tracking Number:

This filing is being made to comply with the reduction in the maximum valuation interest rate for 2013 life insurance and is being submitted for your approval due to revisions to the contents of our rider form LR-218. The company is deferring the modification of nonforfeiture values until 2014.

Revisions being submitted are as follows:

- Term policy T2000, originally approved in your state on February 22, 2000. A new actuarial memorandum is provided. No other policy changes have been made.

- Whole Life policy form series L-59, originally approved in your state on September 29, 2006 (SERT-6TTHHT637) and most recently approved on May 4, 2009 (AULD-126127809). Two revised actuarial memos are provided. One actuarial memo and sample set of data pages applies to the endowment at age 100 and limited pay, the second memo and sample set of data pages applies to our whole life 121 plan. The language found on the Table of Values (bottom of page 4) has been revised for compliance with the maximum valuation interest rate. No other policy changes have been made.

- Form LR-218, Premium-Paying Blended Insurance Rider, approved in your state on February 17, 2010 (AULD-126497203). A new actuarial memorandum is provided. Additionally, a revised rider is attached for approval. We certify that the only change to this form is found on page 2 in the Basis of Values paragraph. The language has been revised to comply with the maximum valuation interest rate for 2013 and is underlined for easy location.

Thank you for your assistance with this filing. Should you have any questions or need further clarification, we will respond promptly.

Company and Contact

Filing Contact Information

Angie Riggles, Product Analyst

One American Square

P.O. Box 7127

Indianapolis, IN 46206-7127

angela.riggles@oneamerica.com

317-285-4371 [Phone]

317-285-1297 [FAX]

State: Arkansas
TOI/Sub-TOI: L08 Life - Other/L08.000 Life - Other
Product Name: Maximum Valuation Interest Rate
Project Name/Number: Maximum Valuation Interest Rate/

Filing Company: American United Life Insurance Company

Filing Company Information

American United Life Insurance
Company
One American Square
P.O. Box 7127
Indianapolis, IN 46206
(877) 285-7660 ext. [Phone]

CoCode: 60895
Group Code: 619
Group Name:
FEIN Number: 35-0145825

State of Domicile: Indiana
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per form reviewed x 1
Per Company: No

Company	Amount	Date Processed	Transaction #
American United Life Insurance Company	\$50.00	12/04/2012	65422967

SERFF Tracking #:	<i>AULD-128795407</i>	State Tracking #:	Company Tracking #:
State:	<i>Arkansas</i>	Filing Company:	<i>American United Life Insurance Company</i>
TOI/Sub-TOI:	<i>L08 Life - Other/L08.000 Life - Other</i>		
Product Name:	<i>Maximum Valuation Interest Rate</i>		
Project Name/Number:	<i>Maximum Valuation Interest Rate/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	12/06/2012	12/06/2012

SERFF Tracking #:	AULD-128795407	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	American United Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Maximum Valuation Interest Rate		
Project Name/Number:	Maximum Valuation Interest Rate/		

Disposition

Disposition Date: 12/06/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	sample data pages		Yes
Supporting Document	actuarial memos		No
Form	Premium-Paying Blended Insurance Rider		Yes

State:	Arkansas	Filing Company:	American United Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Maximum Valuation Interest Rate		
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Form Schedule

Lead Form Number: LR-218									
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data		Readability Score	Attachments
1		Premium-Paying Blended Insurance Rider	LR-218	POLA	Revised	Previous Filing Number:	AULD-126497203	51.000	LR-218 Premium Paying BIR 2013.pdf
						Replaced Form Number:	LR-218		

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages

American United Life Insurance Company
[One American Square
Indianapolis, IN 46206]

PREMIUM-PAYING BLENDED INSURANCE RIDER

This rider is part of your policy. The Issue Date of this rider is the same as the Issue Date of the policy unless otherwise stated on page 3 of the policy.

Death Benefit - While this rider is in force, we will pay the Net Specified Amount of insurance provided by this rider upon receipt of the Insured's due proof of death. The Net Specified Amount under this rider and any dividend credited at the death of the Insured will be paid as part of the proceeds of the policy.

Net Specified Amount - Under this rider, the Net Specified Amount of insurance during the first year this rider is in force will be the Amount of Insurance shown on page 3, reduced by the Amount of Insurance shown on page 3 for the Paid-Up Additions Rider (form [LR-217]), if selected. Thereafter, the Net Specified Amount will equal the Amount of Insurance shown on page 3 for this rider, reduced by:

1. Paid-up additional whole life insurance (PUA) purchased under the Paid-Up Additions Rider (form [LR-217]), if selected;
2. The amount of PUA purchased by dividends;
3. The amount of PUA previously surrendered, unless such surrender was used to pay policy premiums; and
4. The amount by which the recalculated one-year term insurance (OYT) amount (described below) exceeds the amount of OYT purchased, in the event the premium paid for this rider, combined with the dividend, is not sufficient to purchase the recalculated OYT amount.

The Net Specified Amount will consist of a combination of OYT and PUA.

Amount of One Year Term Insurance - *In general*, the amount of OYT is equal to the Net Specified Amount less the face amount of PUA purchased under this Premium-Paying Blended Insurance Rider then in effect. We will recalculate the OYT amount annually on the policy anniversary to account for increases in PUA. If the premium paid for this rider, combined with the dividend, exceeds the cost of the recalculated OYT amount, the excess premium is used to purchase additional PUA. If the premium paid for this rider, combined with the dividend, is not sufficient to purchase the recalculated OYT amount, the entire premium for this rider and the dividend will be used to purchase OYT insurance. If the PUA purchased under this Premium-Paying Blended Insurance Rider equals or exceeds the Net Specified Amount, the entire premium for this rider and the dividend will be used to purchase PUA.

Premium - The premium for this rider is payable at our Home Office as part of the total policy premium in the amount and for the number of years shown on page 3 of the policy.

You may change the amount of premium you wish to pay for this rider. The change in the premium may only occur on the policy anniversary date. You must request the change no later than [45] days prior to the next policy anniversary for which the change will be effective. The change in premium is subject to our approval.

A change in the premium of this rider may not be requested while the premium for this rider is being waived under the Waiver of Premium for Disability Rider, if selected.

Rates For One-Year Term Insurance - We will declare the rates for the one-year term insurance. The maximum one-year term insurance rates for this rider are shown on page 3 of the policy.

Reinstatement - If the policy to which this rider is attached is reinstated, the rider may be reinstated upon payment of all unpaid premiums. See Reinstatement in the Premiums provision of the policy.

Basis of Values - Cash values, reserves, and net single premiums for the PUA under this rider are based on the Commissioners 2001 Standard Ordinary Composite Ultimate Mortality Table. All calculations for cash values and net single premiums are based on continuous functions with interest at 4.0% per year. All calculations for reserves are based on continuous functions with interest at maximum allowed under the law. The cash values of the PUA under this rider at the end of each policy year are shown on page 4 of the policy.

Surrender for Cash - While the Insured is living, you may surrender the PUA purchased under this rider for its unloaned cash value. The Net Specified Amount of insurance under this rider will be reduced by the amount of the PUA that is surrendered. The Net Specified Amount will not be reduced by such surrenders in the event they were used to pay the policy premiums.

Loans - The Policy Loan provision of the policy applies to this rider.

Dividends - The PUA purchased under this rider is participating. We will determine the amount of the dividend of the PUA each year. The dividend option for this rider will be applied under the same dividend option as selected for the policy and is subject to the Dividends provision of the policy.

Conversion Option - While the Insured is still living and attained age 64 or younger, any one-year term insurance in force may be converted to a currently dated policy on the same life without evidence of insurability or change in premium class.

The premium for the new policy will be based on the Insured's attained age and the premium rates in effect on the date of conversion. You may select any plan of insurance (except term insurance) we offer for conversion on that date.

Incontestability - We will not contest this rider after it has been in force during the lifetime of the Insured for two (2) years from its Issue Date.

Suicide - If the Insured commits suicide, while sane or insane, within two (2) years from the Issue Date of this rider, the amount we will pay under this rider will be limited to the premiums paid for this rider. (For residents of Colorado and North Dakota the time period is one year).

Termination - This rider will automatically terminate:

1. When any OYT is converted to a new policy;
2. When the policy is surrendered for cash or continued as reduced paid-up insurance or extended term insurance; or
3. Upon the death of the Insured.

In the event of the termination of OYT before the end of the one-year period, the unearned portion of the premium for the OYT will be refunded.

This rider will not change, waive or extend any part of the policy, other than as stated herein.

Signed for the Company by,

A handwritten signature in black ink, appearing to read "Thomas R. [unclear]", is enclosed within a pair of red square brackets.

Secretary

SERFF Tracking #:	AULD-128795407	State Tracking #:	Company Tracking #:
State:	Arkansas	Filing Company:	American United Life Insurance Company
TOI/Sub-TOI:	L08 Life - Other/L08.000 Life - Other		
Product Name:	Maximum Valuation Interest Rate		
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
LR-218 flesch cert.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	Life app used is I-20833, most recently approved on 9/27/2012, AULD-128694672		

		Item Status:	Status Date:
Satisfied - Item:	sample data pages		
Comments:			
Attachment(s):			
L-59 121 data pages 2013.pdf			
L-59 data pages 2013.pdf			

CERTIFICATE OF READABILITY

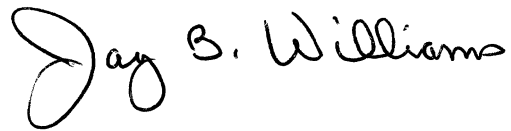
I, Jay B. Williams, Vice President and Director of Compliance of American United Life Insurance Company, hereby certify that the following form has the following readability score as calculated by the Flesch Reading Ease Test and that this form meets the reading ease requirements of your state.

FORMS

LR-218

READABILITY SCORE

51.5

A handwritten signature in black ink that reads "Jay B. Williams". The signature is written in a cursive style with a large, stylized "J" and "W".

Jay B. Williams
Vice President and Director of Compliance
2/9/2010

Policy Data Page

Insured: [John Doe]

Policy Number: [0000000001]

Sex: [Male]

Issue Age: [35]

Issue Date: [09/01/09]

Policy years and policy months are
computed from this date.

Premium Class: [Standard No Tobacco]

Owner(s): [John Doe]

Plan

Whole Life Insurance Policy

Schedule of Benefits

<u>Form Number</u>	<u>Description of Coverages</u>	<u>Amount of Insurance</u>	<u>Termination Date</u>
L-59	Whole Life Insurance	[\$250,000]	[To Age 121]

Schedule of Premiums

<u>Form Number</u>	<u>Description of Coverages</u>	<u>Annual Premium (1)</u>	<u>Years Payable</u>
L-59	Whole Life Insurance	[\$2,687.50](2)	[To Age 121]

(1) Your premium is due on an annual basis. If you would like to pay your premium on a semi-annual or monthly basis, there is an additional charge.

(2) This includes an annual policy fee of \$100.

Table of Values

The values shown below are for the amount of insurance and assume all required premiums have been paid annually and to the end of the indicated policy year. These values may differ if you pay other than annually. These values have not been increased by any paid-up additions or dividend accumulations nor decreased by any policy loan. The values for any policy year not shown will be furnished upon request.

<u>End of Policy Year</u>	<u>Attained Age of Insured</u>	<u>Cash or Loan Value</u>	<u>Paid Up Insurance</u>	<u>Extended Term Ins.</u>	
				<u>Years</u>	<u>Days</u>
[1	36	0.00	0.00	0	0
2	37	0.00	0.00	0	0
3	38	1,729.62	7,543.37	4	226
4	39	4,397.77	18,527.57	9	181
5	40	7,151.68	29,107.79	13	94
6	41	9,993.01	39,297.12	15	334
7	42	12,918.73	49,093.31	17	309
8	43	15,925.98	58,498.48	19	126
9	44	19,014.46	67,525.04	20	160
10	45	22,177.05	76,167.71	21	96
11	46	25,413.82	84,444.00	21	332
12	47	28,731.92	92,387.15	22	157
13	48	32,132.05	100,011.68	22	309
14	49	35,643.99	107,390.65	23	58
15	50	39,267.21	114,524.09	23	131
16	51	42,997.26	121,406.48	23	174
17	52	46,828.03	128,032.61	23	192
18	53	50,743.60	134,384.99	23	187
19	54	54,740.87	140,471.46	23	163
20	55	58,805.43	146,284.85	23	120
25	60	62,925.57	151,825.62	23	60
30	65	67,101.86	157,111.77	22	348]

Cash values, reserves and net single premiums are based on the Commissioners 2001 Standard Ordinary Composite Ultimate Mortality Table. All calculations for cash values, the amount of paid-up insurance, and the period of extended term insurance are based on continuous functions with interest at [4.0%] per year. Reserve calculations are based on continuous functions with interest at the maximum allowed under the law.

Policy Data Page

Insured: [John Doe]

Policy Number: [0000000001]

Sex: [Male]

Issue Age: [35]

Issue Date: [07/01/06]

Policy years and policy months are
computed from this date.

Premium Class: [Standard No Tobacco]

Owner(s): [John Doe]

Plan

Whole Life Insurance Policy

Schedule of Benefits

<u>Form Number</u>	<u>Description of Coverages</u>	<u>Amount of Insurance</u>	<u>Termination Date</u>
L-59	Whole Life Insurance	[\$100,000]	[07/01/2081]

Schedule of Premiums

<u>Form Number</u>	<u>Description of Coverages</u>	<u>Annual Premium (1)</u>	<u>Years Payable</u>
L-59	Whole Life Insurance	[\$1,259.00]	[To Age 100]

(1) Your premium is due on an annual basis. If you would like to pay your premium on a semi-annual or monthly basis, there is an additional charge.

Table of Values

The values shown below are for the amount of insurance and assume all required premiums have been paid annually and to the end of the indicated policy year. These values may differ if you pay other than annually. These values have not been increased by any paid-up additions or dividend accumulations nor decreased by any policy loan. The values for any policy year not shown will be furnished upon request.

<u>End of Policy Year</u>	<u>Attained Age of Insured</u>	<u>Cash or Loan Value</u>	<u>Paid Up Insurance</u>	<u>Extended Term Ins. Years</u>	<u>Days</u>
[1	36	0.00	0.00	0	0
2	37	0.00	0.00	0	0
3	38	707.00	3,113.00	5	91
4	39	1,744.00	7,414.00	10	166
5	40	2,816.00	11,562.00	14	143
6	41	3,924.00	15,560.00	17	15
7	42	5,066.00	19,405.00	19	5
8	43	6,241.00	23,096.00	20	166
9	44	7,449.00	26,640.00	21	184
10	45	8,689.00	30,038.00	22	11
11	46	10,095.00	33,743.00	23	49
12	47	11,541.00	37,311.00	23	295
13	48	13,028.00	40,746.00	24	122
14	49	14,565.00	44,068.00	24	260
15	50	16,155.00	47,287.00	24	361
16	51	17,794.00	50,395.00	25	63
17	52	19,482.00	53,396.00	25	104
18	53	21,213.00	56,281.00	25	120
19	54	22,989.00	59,061.00	25	114
20	55	24,804.00	61,732.00	25	89
25	60	33,094.00	70,753.00	23	196
30	65	41,964.00	77,957.00	21	134]

Cash values, reserves and net single premiums are based on the Commissioners 2001 Standard Ordinary Smoker and Non Smoker Ultimate Mortality Table. All calculations for cash values, the amount of paid-up insurance, and the period of extended term insurance are based on continuous functions with interest at [4.0%] per year. Reserve calculations are based on continuous functions with interest at the maximum allowed under the law.